

**AMENDMENTS TO THE CLAIMS**

1. - 21. (Canceled)

22. (New) A computer-implemented method of offering a customized credit account, the method comprising:

presenting, by a computer, a web page to a user providing an option to apply for a  
baseline offer for a credit account;

upon receiving a selection from the user to apply for the baseline offer, requesting by the  
computer information to check the credit worthiness of the customer;

upon receiving a credit worthiness above a predetermined threshold, presenting, by the  
computer, an option to the user to customize the baseline offer of the credit  
account;

presenting, by the computer, a web page to the user providing the user with an option to  
select a reward feature;

automatically adjusting, by the computer, an annual percentage rate of the credit account  
based upon the user's selection of the reward feature;

presenting, by the computer, a web page to the user providing the user with an option to  
select an account based service;

automatically adjusting, by the computer, the annual percentage rate of the credit account  
based upon the user's selection of the account based service; and

upon completion of customization of the account, issuing, by the computer, a credit account to the user available for immediate use on the internet.

23. (New) The method according to claim 22, further comprising:

receiving personal information from the user; and

determining a qualification based on the received personal information.

24. (New) The method according to claim 23, further comprising using the qualification to limit a set of options available to the user.

25. (New) The method according to claim 23, further comprising using the qualification to form the baseline offer.

26. (New) The method according to claim 23, further comprising not providing the baseline offer dependent upon the qualification.

27. (New) The method according to claim 23, wherein the qualification is a credit line.

28. (New) The method according to claim 22, wherein the credit account is a credit card account.

29. (New) A computer-implemented method of offering account based services comprising:

presenting, by a computer, a web page to a user providing an option to apply for a

baseline offer for a first account based service;

upon receiving a selection from the user to apply for the baseline offer, requesting by the computer information to check the credit worthiness of the customer;

upon receiving a credit worthiness above a predetermined threshold, presenting, by the computer, an option to the user to customize the baseline offer of the first account based service;

presenting, by the computer, a web page to the user providing the user with an option to modify a first feature of the first account based service;

automatically adjusting, by the computer, an annual percentage rate or a credit limit of the first account based service based upon the user's selection to modify the first feature of the first account based service;

presenting, by the computer, a web page to the user providing the user with an option to modify a second feature of the first account based service;

automatically adjusting, by the computer, an annual percentage rate or a credit limit of the first account based service based upon the user's selection to modify the second feature of the first account based service; and

upon completion of customization of the account, issuing, by the computer, a first account based service to the user available for immediate use on the internet.

30. (New) The method according to claim 29, further comprising:

receiving personal information from the user; and

determining a qualification based on the received personal information.

31. (New) The method according to claim 30, further comprising using the qualification to limit a set of options available to the user.

32. (New) The method according to claim 30, further comprising using the qualification to form the baseline offer.

33. (New) The method according to claim 30, further comprising not providing the baseline offer dependent upon the qualification.

34. (New) The method according to claim 30, wherein the qualification is a credit line.

35. (New) The method according to claim 29, wherein the account based service is a credit card account.

36. (New) The method according to claim 29, wherein the account based service is an insurance account.

37. (New) The method according to claim 29, wherein the account based service is a telecommunications account.